



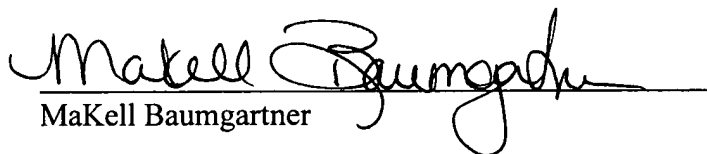
Attorney's Docket No. RICH-011

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with proper postage as First Class mail in an envelope addressed to:

**Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

On March 28, 2006.


MaKell Baumgartner

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**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Invention: E-Commerce Account Holder)
Security Participation)
Serial No.: 09/923,668)
Filed: 8/6/2001)
1ST Inventor: Richardson, Diane)
Examiner: Patel, Jagdish)
Group Art Unit: 3624)
Attorney: Michael S. Neustel)

To: **MAIL STOP FEE AMENDMENT**
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

APPLICANT'S RESPONSE TO
SECOND OFFICE ACTION DATED OCTOBER 28, 2005

Dear Sir:

A. PETITION AND FEE FOR EXTENSION OF TIME (37 CFR 1.136(a))

1. This is a petition for an extension of the time for a total of Two (2) Months to file an Amendment and Response to the outstanding Office Action dated October 28, 2005.
The granting of this extension will extend the response time until March 28, 2005.
2. Applicant is a small entity that has already been asserted by the Applicant.
3. Calculation of the extension fee (37 CFR 1.17(a)-(d)):

<u>Extension Time</u>	<u>Fee (Large Entity)</u>	<u>Fee (Small Entity)</u>
<input type="checkbox"/> One Month	\$120.00	\$60.00
<input checked="" type="checkbox"/> Two Months	\$450.00	\$225.00
<input type="checkbox"/> Three Months	\$1,020.00	\$510.00

4. A check in the appropriate amount has been included with this response (included with the RCE filing fee).

03/31/2006 CNEG01 00000018 03923668

02 FC:2252

225.00 OF

B. AMENDMENT OF APPLICATION

Responsive to the Office Action mailed **October 28, 2005**, please amend the application as follows: